

IN RE:
LAWONDA JEAN HICKS

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

l.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
012 0 U	AAM INC	\$1,460.00	014 0 U	ALLIED INTERSTATE	\$1.00
015 0 U	BAY AREA CREDIT SERVICE LLC	\$1.00	016 0 U	CAPITAL MANAGEMENT SERVICES INC	\$1.00
018 0 U	CREDIT COLLECTION SERVICES	\$282.21	019 0 U	EDFINANCIAL SERVICES	\$1.00
021 0 U	EUGENE PAK MD PA	\$572.98	022 0 U	EXECUTIVE SERVICES	\$839.00
024 0 U	FIRST CONVENIENCE BANK	\$100.00	025 0 U	FIRST NATIONAL BANK	\$658.00
028 0 U	GC SERVICES	\$1.00	029 0 U	GOLD CROSS MEDICAL SUPPLY INC	\$1,520.88
030 0 U	GOLD STAR	\$300.00	031 0 U	IC SYSTEMS INC	\$731.00
032 0 U	IHR ALARMS	\$1.00	033 0 U	JCC & ASSOCIATES INC	\$1,078.35
034 0 U	MED DATA SYS	\$221.00	035 0 U	MEDDIRECT	\$643.00
036 0 U	MEDICAL REVENUE SERVICES	\$271.06	037 0 U	NATIONAL ASSET MANAGEMENT	\$1.00
038 0 U	NCA	\$512.84	039 0 U	NCO FINANCIAL	\$1.00
040 0 U	NELNET	\$4,670.00	041 0 U	NORTHLAND GROUP INC	\$948.16
043 0 U	OSTC	\$16.70	044 0 U	PENN CREDIT CORP	\$32.45
045 0 U	PUBLISHERS CLEARING HOUSE	\$104.61	046 0 U	RGS FINANCIAL	\$1,174.26
048 0 U	SUN LOAN COMPANY	\$1.00	049 0 U	TEXHOMA FINANCIAL SERVICES	\$1.00
050 0 U	THE LAW OFFICE OF RAYMOND A CONTA	\$623.00	051 0 U	TITANIUM EMERGENCY GROUP	\$339.24
052 0 U	TRANSWORLD SYSTEMS INC	\$375.00	053 0 U	WESTERN SHAMROCK CORPORATION	\$1.00
054 0 U	WICHITA FALLS FEDERAL	\$1.00			

11.

No Objections

III.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							

003 0 INTERNAL REVENUE SERVICE 2005 INCOME TAXES - WICHITA COUNTY \$4,187.37 \$4,187.37 3.00% 51 \$88.95 PAID BY TRUSTEE
 Term extended from 48 to 51 months. See modification below.

008 0 WELLS FARGO FINANCIAL TEXAS INC MORTGAGE ARREARS THRU 5-2013 \$11,954.66 \$57,000.00 9.88% 51 \$276.30 PAID BY TRUSTEE
 Term extended from 48 to 51 months. See modification below.

009 0 WICHITA COUNTY 2011&2013 PROPERTY TAXES/2710 RIDGEWAY DR \$2,316.08 \$2,000.00 12.00% 51 \$111.48 PAID BY TRUSTEE
 Term extended from 48 to 51 months. See modification below.

010 0 LACKS STORES INCORPORATED BEDROOM FURNITURE \$100.00 6.00% 51 \$4.23 PAID BY TRUSTEE
 Term extended from 12 to 51 months. See modification below. No payments shall be disbursed until proof of claim is filed.

011 0 WELLS FARGO FINANCIAL TEXAS INC DIRECT PMTS BEGIN 6-2013/2710 RIDGEWAY DR \$45,870.19 \$57,000.00 PD DIRECT BY DEBTOR

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
013 0 U	QUANTUM3 GROUP LLC PURCHASES/ACE CASH EXPRESS	\$226.96
020 0 U	WELLS FARGO BANK PURCHASES/WELLS FARGO	\$949.91
026 0 U	PREMIER BANKCARD CHARTER PURCHASES	\$140.71
042 0 U	QUANTUM3 GROUP LOAN/CASH CENTRAL	\$512.84
055 0 U	WORLD FINANCE CORPORATION LOAN	\$284.20
071 0 U *	ECMC STUDENT LOAN Not provided for in confirmed plan.	\$9,835.05

Trustee Clm#	Creditor Name	Claim Amount
017 0 U	CAPITAL LOANS LOAN	\$1,480.56
023 0 U	JEFFERSON CAPITAL SYSTEMS LLC LOAN/EZMONEY LOAN SERVICES	\$166.16
027 0 U	FORT SILL NATIONAL BAN SERVICES/OVERDRAWN ACCOUNT	\$439.71
047 0 U	JEFFERSON CAPITAL SYSTEMS LLC PURCHASES/SALUTE VISA GOLD	\$232.48
063 0 U *	FIRST CONVENIENCE BANK SERVICES/LOAN AND OVERDRAFT Not provided for in confirmed plan.	\$1,479.46
080 0 U *	JEFFERSON CAPITAL SYSTEMS LLC PURCHASES/TRIBUTE MASTERCARD Not provided for in confirmed plan.	\$257.73

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The plan term and terms to all secured creditors shall be extended to 51 months. The new plan base shall be \$29,070.00.

/s/ Walter O'Cheskey

 Walter O'Cheskey
 Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 3/12/2014 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT:

US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 1/17/2014

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AAM INC 330 GEORGETOWN SQUARE STE 104 WOOD DALE IL 60191
ACE CREDIT SERVICES 1231 GREENWAY DR STE 700 IRVING TX 75038
ALLIED INTERSTATE 435 FORD RD STE 800 MINNEAPOLIS MN 55426
BARRETT DAFFIN FRAPPIER TURNER & ENGEL 15000 SURVEYOR BOULEVARD SUITE 100 ADDISON TX 75001
BAY AREA CREDIT SERVICE LLC 97 E BROKAW ROAD SUITE #240 SAN JOSE CA 95112
CAPITAL LOANS WORLD ACCEPTANCE CORPORATION PO BOX 6429 BANKRUPTCY PROCESSING CTR GREENVILLE SC 29606
CAPITAL MANAGEMENT SERVICES INC 726 EXCHANGE STREET SUITE 700 BUFFALO NY 14210
CAPITOL LOANS 3401 KEMP BLVD STE N WICHITA FALLS TX 76308
CAPITOL LOANS WORLD ACCEPTANCE CORPORATION PO BOX 6429 GREENVILLE SC 29606
CITY OF WF, WFI SD, WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
CLINICS OF NORTH TEXAS PO BOX 730852 DALLAS TX 75373
COLLECTION TRAINING INSTITUTE LLC 138 PALM COAST PKWY NE #221 PALM COAST FL 32137
CREDIT COLLECTION SERVICES TWO WELLS AVE DEPT 9134 NEWTON MA 02459
DIRECT ENERGY PO BOX 566648 HOUSTON TX 77256
ECMC LOCKBOX 8682 PO BOX 16478 ST PAUL MN 55116
ECMC PO BOX 16408 SAINT PAUL MN 55116
EDFINANCIAL SERVICES PO BOX 36014 KNOXVILLE TN 37930
ENHANCED RECOVERY COLLECTION 8014 BAYBERRY RD JACKSONVILLE FL 32256
EUGENE PAK MD PA 1722 NINTH ST WICHITA FALLS TX 76301
EXECUTIVE SERVICES EXECUTIVE SERVICES PO BOX 2248 WICHITA FALLS TX 76307
EZ MONEY LOAN SERVICES 2603 5TH ST STEB WICHITA FALLS TX 76301
FIRST CONVENIENCE BANK 3130 LAWRENCE WICHITA FALLS TX 76308
FIRST CONVENIENCE BANK PO BOX 937 KILLEEN TX 76540
FIRST NATIONAL BANK PO BOX 937 KILLEEN TX 76540
FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS SD 57104
FORT SILL NATIONAL BAN PO BOX 33009 FORT SILL OK 73503
GC SERVICES 6330 GULFTON HOUSTON TX 77081
GOGGINS & LAVINTMAN PA ATTORNEYS AT LAW 1295 NORTHLAND DR STE 270 MENDOTA HEIGHTS MN 55120
GOLD CROSS MEDICAL SUPPLY INC PO BOX 4663 WICHITA FALLS TX 76308
GOLD STAR ATTN: BANKRUPTCY 612 W MAIN ST DENNISON TX 75020
IC SYSTEMS INC PO BOX 64378 ST PAUL MN 55164
IHR ALARMS PO BOX 245 WICHITA FALLS TX 76307
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JCC & ASSOCIATES INC PO BOX 519 SAUK RAPIDS MN 56379
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195
LACKS STORES INCORPORATED PO BOX 2088 VICTORIA TX 77902
LAWONDA JEAN HICKS 2710 RIDGEWAY DR WICHITA FALLS TX 76306
MED DATA SYS 2001 19TH AVE SUITE 312 VERO BEACH FL 32960
MEDDIRECT PO BOX 120130 GRAND RAPIDS MI 49530
MEDICAL REVENUE SERVICES PO BOX 1940 MELBOURNE FL 32902
NATIONAL ASSET MANAGEMENT PO BOX 840 MOON TOWNSHIP PA 15108
NCA PO BOX 3023 HUTCHINSON KS 67504
NCO FINANCIAL 507 PRUDENTIAL RD HORSHAM PA 19044
NELNET ATTN CLAIMS PO BOX 17460 DENVER CO 80217
NORTHLAND GROUP INC PO BOX 390846 EDINA MN 55439
NRTHN RESOL 501 JOHN JAMES AUDOBON PARKWAY AMHERST NY 14228
OSTC #1 WEST MEDICAL COURT WICHITA FALLS TX 76310
PENN CREDIT CORP PO BOX 988 HARRISBURG PA 17108
PREMIER BANKCARD CHARTER PO BOX 2208 VACAVILLE CA 95696
PUBLISHERS CLEARING HOUSE PO BOX 4002936 DES MOINES IA 50340
QUANTUM3 GROUP LLC ACE CASH EXPRESS INC PO BOX 788 KIRKLAND WA 98083
QUANTUM3 GROUP MOMA FUNDING LLC PO BOX 788 KIRKLAND WA 98083
RGS FINANCIAL PO BOX 2149 ADDISON TX 75001
SALUTE/UTB CARD SERVICES PO BOX 105555 ATLANTA GA 30348
SUN LOAN COMPANY 3146 5TH WICHITA FALLS TX 76301
TEXHOMA FINANCIAL SERVICES PO BOX 4508 WICHITA FALLS TX 76308
THE LAW OFFICE OF RAYMOND A CONTA 38 SAW MILL RIVER RD HAWTHORNE NY 10532
TITANIUM EMERGENCY GROUP PO BOX 3407 EMERGENCY ROOM PHYSICIANS WICHITA FALLS TX 76301
TRANSWORLD SYSTEMS INC PO BOX 17221 WILMINGTON DE 19850
UNITED REGIONAL ATTN: BILLING DEPT 1600 11TH STREET WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WELLS FARGO BANK PO BOX 5058 MAC P6053 021 PORTLAND OR 97208
WELLS FARGO BANK PO BOX 63491 MAC A0143 042 SAN FRANCISCO CA 94163

WELLS FARGO FINANCIAL TEXAS INC PO BOX 10317 DES MOINES IA 50306
WELLS FARGO FINANCIAL TEXAS INC PO BOX 14486 DES MOINES IA 50306
WELLSFARGO 800 WALNUT ST DES MOINES IA 50309
WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS FEDERAL 2100 SEYMOUR HWY WICHITA FALLS TX 76301
WORLD FINANCE 928 INDIANA WICHITA FALLS TX 76301
WORLD FINANCE CORP 928 INDIANA AVENUE WICHITA FALLS TX 76301
WORLD FINANCE CORPORATION 601 EAST UNIVERSITY DRIVE EDINBURG TX 78539
WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606